

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Michael B. Elliott, et al. Examiner: Campen, Kelly Scaggs
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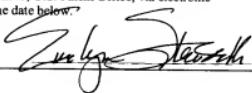
Title: METHOD TO IMPROVE DEBT COLLECTION PRACTICES

Mail Stop Amendment
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

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I hereby certify that this Amendment was submitted to Mail
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4/9/06



AMENDMENT AND RESPONSE

Dear Sir:

In response to the Final Office Action mailed February 13, 2006, Applicants submit the following Amendment and Response.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks begin on page 7 of this paper.